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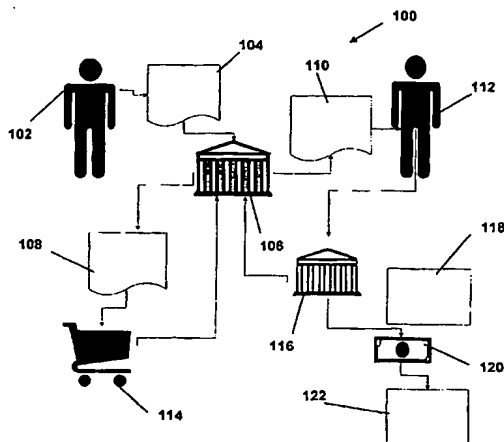
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(54) Title: TRANSFERRING FUNDS



(57) Abstract: A system and method for transferring funds from the United States to nationals located in one or more countries regulated by the Office of Foreign Assets Control ("OFAC") of the U.S. Department of the Treasury use a primary/secondary card. A U.S. bank issues a primary card (106) to a U.S. citizen or legal resident (102) living in the United States, and one or more secondary cards (110) on the same account to the nationals who are related to the primary cardholder (106). The primary cardholder (106) presents documentation assuring the U.S. bank that each payee of the transfer (national) qualifies for family remittance (104) under OFAC regulations. The U.S. bank limits the credit available to each national secondary cardholder (110) to the amount(s) permitted under the current OFAC requirements, and while at the same time offering additional credit to the primary cardholder (106) under the terms of its agreement with the primary cardholder (106).

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# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/14242

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/35, 39, 42

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/35, 39, 42

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
Please See Continuation Sheet

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2002/0161707 A1 (COLE et al) 31 October 2002 (31.10.2002), col. 1, page 2, [0014]-[0016], page 5 [0071], col. 1, page 10 [0099], col. 1, page 13 [0121]-[0123], col. 1, page 15 [0135]-col. 2 [0140], page 17 [0149] and [0152] -col. 1, page 18 [0154] and [0158]-col. 1, page 19 [0160].	1-24
X	US 2002/0138417 A1 (LAWRENCE) 26 September 2002 (26.09.2002) see entire document.	1-24
X	US 2002/0035561 A1 (ARCHER et al) 21 March 2002 (21.03.2002) see entire document.	1-24
Y	US 2002/0023053 A1 (SZOC et al) 21 February 2002 (21.02.2002) see abstract, col.1, page 1 [0009]-col. 2 [0010], col. 1, page 2 [0016], page 4, col. 2 [0055], col. 2, page 5 [0063] -col. 1, page 6 [0065], and col. 1, page 7 [0074] -col. 2 [0079].	1-24
A	US 2002/0072942 A1 (KUYKENDALL et al) 13 June 2002 (13.06.2002) see entire document.	1-24

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

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# INTERNATIONAL SEARCH REPORT

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Continuation of B. FIELDS SEARCHED Item 3:

WEST

Search terms: application, atm, automated teller machine, debit, credit, card, bank, financial instution, primary cardholder, account, funds transfer, foreign, international, bill, issue.